

AMENDMENTS TO THE CLAIMS

This listing of the claims will replace all previous listings of the claims:

1-9. (Canceled)

10. (New) A computerized method for providing an insurance coverage to reduce potential liability associated with activities conducted on the internet, the method comprising:

- a. offering to a customer one or more insurance coverages for activities conducted on the internet;
- b. in response to the customer selecting a set of insurance coverages from the one or more insurance coverages, providing a price quote for the set of insurance coverages; and
- c. in response to the customer accepting the price quote, providing an insurance policy to the customer comprising the set of insurance coverages.

11. (New) The method of claim 10, wherein the one or more insurance coverages comprises an insurance coverage for reducing a potential liability from at least one of advertising or marketing business conducted on the internet.

12. (New) The method of claim 11, wherein the insurance coverage includes protection against a liability arising from material published, transmitted, disseminated, distributed, serialized, created, originated, exhibited, displayed, or any combination thereof via the internet in the course of business.

13. (New) The method of claim 12, wherein the insurance coverage includes protection for alleged wrongful acts comprising libel, slander, product disparagement, trade libel, copyright infringement, title infringement, slogan infringement, trademark infringement, domain name infringement, trade name infringement, trade dress infringement, service name infringement, patent infringement, plagiarism, piracy, misappropriation of ideas under implied contract, or invasion, infringement, or interference with rights of privacy or publicity, or any combination thereof.

14. (New) The method of claim 10, wherein the one or more insurance coverages comprises an insurance coverage to reduce a potential liability from at least one of errors in professional services rendered on the internet, omissions in professional services rendered on the internet, content of professional services rendered on the internet, or any combination thereof.

15. (New) The method of claim 10, wherein the one or more insurance coverages comprises an insurance coverage to reduce a potential liability from allegations of tortious conduct in the rendering of professional services on the internet.

16. (New) The method of claim 10, wherein the one or more insurance coverages comprises an insurance coverage to reduce a potential liability to a third party arising from a failure of network security that causes damage to the third party.

17. (New) The method of claim 10, wherein the one or more insurance coverages comprises an insurance coverage to reduce a potential liability from a network security failure caused by a cyber-attack, wherein the potential liability results from denial of services, loss of intangible assets, E-business interruption, cyber-extortion, computer attack rewards, crisis management, or any combination thereof.

18. (New) The method of claim 10, wherein any of the one or more insurance coverages cover business conducted worldwide.

19. (New) The method of claim 10, wherein offering to a customer one or more insurance coverages comprises offering a price quote for the one or more insurance coverages over the internet.

20. (New) The method of claim 19, wherein the price quote is provided via a webpage.

21. (New) A computerized method for mitigating internet-related risk, the method comprising:

- a. offering to a customer via a user-selectable menu one or more insurance coverages for reducing liability associated with at least one of providing internet content, professional errors or omissions provided over the internet, third party network security, cyber extortion, loss of intangible property, business interruption, reward funds for reporting cyber criminals, funds for communications in times of crisis, or any combination thereof;
- b. in response to the customer selecting a set of insurance coverages from the one or more insurance coverages, providing a price quote for the set of insurance coverages; and
- c. in response to the customer accepting the price quote, providing an insurance policy to the customer comprising the set of insurance coverages.

22. (New) A computerized method for reducing potential liability associated with conducting business on the internet, the method comprising:

- a. offering to a customer a user-selectable menu of insurance coverages comprising at least one of:
 - i. a first insurance coverage for advertising or marketing business conducted on the internet;
 - ii. a second insurance coverage for professional services rendered via the internet;
 - iii. a third insurance coverage for protection against a third party liability for business conducted on the internet;
 - iv. a fourth insurance coverage for network security when conducting business on the internet; and
- b. in response to the customer selecting a set of insurance coverages from the user-selectable menu, providing an insurance policy comprising the set of insurance coverages.

23. (New) A method for mitigating a risk associated with business conducted on the internet, the method comprising:

- a. offering via a user-selectable menu one or more insurance coverages for activities conducted on the internet;
- b. in response to a user selecting a set of insurance coverages from the menu, performing a risk assessment based on the user's internet-related activities;
- c. after the risk assessment is performed, offering a price quote to the user for the set of insurance coverages; and
- d. in response to the user accepting the price quote, issuing an insurance policy including the set of insurance coverages.

24. (New) The method of claim 23, wherein the one or more insurance coverages comprises at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.

25. (New) A computer program tangibly embodied in a computer-readable medium containing instructions operable to cause data processing apparatus to:

- a. offer via a user-selectable menu one or more insurance coverages for activities conducted over the internet;
- b. in response to a user selecting a set of insurance coverages from the menu, offer a price quote to the user for the set of insurance coverages; and
- c. in response to the user accepting the price quote, issue an insurance policy including the set of insurance coverages.

26. (New) The computer program of claim 25, wherein the one or more insurance coverages comprises at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.

27. (New) A system for storing digital data and retrieving digital data from a digital memory, the data stored in and retrieved from computer-readable media, the data being associated with an insurance policy including one or more insurance coverages for reducing liability associated for activities conducted on the internet and stored in response to an insured party purchasing the insurance policy, wherein the digital data is retrieved from the digital memory in response to one of a retrieval request or a claim against the insurance policy.

28. (New) The system of claim 27, wherein the one or more insurance coverages comprises at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.